STATE OF COLORADO

OFFICE OF THE SECRETARY OF STATE

CERTIFICATE.

United States of America) (ss. State of Colorado)

I, James Cowie, Secretary of State, of the state of Coloredo, do hereby certify that the annexed is a full, true and complete transcript of the

CERTIFICATE OF INCORPORATION

O F

THE CONTINENTAL BUILDING & LOAN SAVINGS ASSOCIATION, which was filed in this Office the SECOND day of JULY, A.D., 1904, at 10:30 o'clock, A.M., and admitted to record.



IN TESTIMONY WHEREOF, I have hereinto set my hand and affixed the Great Seal of the State of Colorado, at the City of Denver this SIXTH day of JULY, A.D., 1904.

JAMES COWIE, Secretary of State=
BY Timothy O'Gonner, Deputy.

CERTIFICATE OF INCORPORATION.

A.Westrope and Henry Howard, Jr., residents of the state of Colorado, have associated ourselves together as a corporation under the name and style of THE CONTINENTAL BUILDING & LOAN SAVINGS ASSOCIATION for the purpose of becoming a body corporate and politic under and by virtue of the laws of the State of Colorado; and in accordance with the provisions of the laws of the said State, we do hereby make, execute and acknowledge in duplicate this certificate in writing of our intention so to become a body corporate, under and by virtue of said laws.

FIRST

The corporate name and style of our said company shall be THE CONTINENTAL BUILDING & LOAN SAVINGS ASSOCIATION.

SECOND.

The object for which our said association is formed and incorporated, is for the purpose of raising a fund by the collection of dues, or stated payments from its members to be loaned among its members, at such rates and terms as provided in the By-Laws of this Association, upon first mortgage, or Trust Deed Loans, upon real estate, and upon the shares of stock issued by this association, or upon both such securities; and, of assisting its members in saving and investing their money by issuing to them the stock of this association in one or more successive series, or upon the permanent or Dayton plan in the denomination and to the extent as limited by the Articles of Incorporation, and receiving payments therefor in full, or installments in such manner as may be provided by the By-Laws of this Association.

And in any lawful manner acquire, own, hold real estate, and all kinds of personal property; and to sell, convey and dispose of all kinds of real estate and personal property; to borrow money for the purpose of carrying on the business of this company, and to pledge its property and assets in accordance with the laws of this State for the purpose of carrying on the business of this association; and generally, to have and exercise all the powers necessary to earry into effect the object for which this Association is formed, as stated in these Articles of Association.

THIRD

The capital stock of our said Association is Two Hundred and Fifty Thousand (\$250,000) Dollars to be divided into Two Thousand Five Hundred (2,500) shares of One Hundred (\$100) Dollars each, which shares shall be assessable, or non-assessable in accordance with the provisions of the Articles of Incorporation and the By-Laws of this Association.

FOURTH....

Our said Association is to exist for a term of Ewenty (20) years.

FIFTH

The affairs and management of our stid Association are to be under the control of a Board of Directors, consisting of three members; and, M. Crabbe, Perry A. Westrope, and Henry Howard, Jr., are hereby selected to act as said Directors, and to manage the affairs of our said Association for the first year of its existence, and until their successors are elected and qualified.

SIXTH

The business of our said Association shall be carried on in the City and County of Denver, in the State of Colorado, and in such other counties of the State of Colorado, and in such other States and Territories of the United States, as the Board of Directors may elect and desire; and the principal office of our said Association shall be located in the City and County of Denver, in the State of Colorado.

The Board of Directors shall have power to establish such branch offices in other places as they may see fit.

SEVENTH ...

The Board of Directors shall have power to make such prudential By-Laws as they may deem proper for the management of the affairs of this Association, and in accordance with the Statutes in such cases made and provided. The Directors shall have power, at any regular meeting to amend, or modify, or repeal the By-Laws of this association, and to add thereto such sections as they may see proper.

IN WITNESS WHEREOF, We have hereunto set our hends and seals this 25th day of May, A.D., 1904.

M. Crabbe (SEAL)

Perry A. WESTROPE (SEAL)

Henry Howard, Jr. (SEAL)

State of Colorado) (ss. City and County of Denver)

I, CHARLES ROACH, A Notary Public, in and for the City and County of Denver, and state aforesaid, do hereby certify that M. Crabbe, Perry A. Westrope and Henry Howard, Jr., who are personally known to me to be the persons whose names are subscribed to the annexed and foregoing certificate of incorporation, appeared before me this day in person and acknowledged that they signed, sealed and delivered said instrument of writing as their free and voluntary act for the uses and purposes therein set forth.

Given under my hand and notarial seal this 28th day of May A.D., 1904.

My commission expires December 13th, A.D., 1907.

Charles Roach,

Notary Public.



E N D O R S E D

38930

CERTIFICATE OF INCORPORATION
THE CONTINENTAL BUILDING AND
LOAN SAVINGS ASSOCIATION

DOMESTIC.

COUNTY OF ADA, S.S. I, W. L. CUDDY, Ex-Officio Recorder in and for Ada County, State of Idans, do hereby certify that the annexed is a full true and correct copy of deertain Scilling & Loan Savinan	TATE OF IDAHO, /		
full true and correct copy of deertain Scilling & Loan Savinad			CERTIFICATE
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	2 runen	al Seulduff x I	oan Savins
association	associa	leon	J. Company
from 10 may		10 mm.	
Numbered 6 7 6 as the same appears on file in my office.		as the same appears on 61. 2.	office.
THE TESTIMON WHEREOF, I have hereunto set my hand and affixed my official Seal this	IN TESTIMON WIT	EREOF, I have hereunto set my hand and affixed m	y official Seal this
day of Charge A.D. 1902	y 0)	1. D. 1902	
Out of Cuddy	0,000		~ Cuddy
Deputy. Ex-Officio Recorder	+	Deputy	Ex-Officio Recorder